

109.0007

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Arehart, Kurt L.

Serial No.: 09/748,934

Filed: December 27, 2000

For: SYSTEMS AND METHODS FOR OPTIMIZING USE OF MORTGAGE
INSURANCE BASED UPON PROJECTIONS OF FUTURE HOME EQUITY

Group: 3628

Examiner: Clement B. Graham

Durham, North Carolina

Commissioner for Patents
Washington, DC 20231

CERTIFICATION OF FACSIMILE TRANSMISSION

Sir:

I hereby certify that the following papers are being facsimile transmitted to the Patent and
Trademark Office on the date shown below:

1. Request for Reconsideration and Interview Summary
(4 pages)

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Commissioner for Patents
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Sir:

Please reconsider the grounds for rejection of claims 1-24.

Remarks

The present request responds to the Official Action dated December 31, 2002. The Official Action rejected claims 1-24 under 35 U.S.C. 103(a) based on Ryan U.S. Patent No. 5,673,402 (Ryan). This ground of rejection was addressed at length in Applicant's response dated September 27, 2002. That response is incorporated by reference herein. As discussed in